UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

MOTION TO RECONSIDER ORDER MODIFYING AUTOMATIC STAY

Comes Now Natacha Rios, hereinafter referred to as "Debtor" and moves this Honorable Court to vacate its October 27, 2017 Order Modifying Section 362 Automatic Stay and in support thereof avers the following:

- 1. The above captioned bankruptcy matter was filed as a Chapter 13 on or about June 30, 2016.
 - 2. The Chapter 13 bankruptcy matter was assigned case number 16-14643.
 - 3. The Chapter 13 Plan has not yet been confirmed by this Honorable Court.
- 4. On or about September 23, 2016, Citizens Bank, as "Movant" filed a Motion for Relief from the Automatic Stay.
- 5. Despite notice from Debtor's counsel, the Debtor failed to file an answer to the Motion for Relief.
- 6. The Debtor was under the impression that the mortgage was being paid on a regular and timely basis.
- 7. On or about October 27, 2016 this Honorable Court signed an Order Modifying the Section 362 Automatic Stay in favor of Citizens Bank.
- 8. The Debtor continues to be unaware of the month(s) that the mortgage was allegedly unpaid and is requesting a post-petition accounting from the Movant in effort to cure the post-petition arrears.

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9. Debtor is desirous of maintaining her interest in the real property known as and located at 583 Alcott Street, Philadelphia, Pennsylvania.

WHEREFORE, for the reasons stated herein, the Debtor respectfully requests that this Honorable Court Vacate its October 27, 2016 Order Modifying the Automatic Stay.

Respectfully submitted,

Dated: February 9, 2017

/s/ Brad J. Sadek, Esquire Brad J. Sadek, Esquire Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107